

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jason M. Leckrone
Bethany J. Leckrone
Debtors

Case No. 18-01381-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Aug 14, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol

Definition
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jason M. Leckrone, Bethany J. Leckrone, 441 Park Heights Blvd., Hanover, PA 17331-9241
cr	+ U.S. Bank National Association, 2800 Tamarack Road, Owensboro, KY 42301-6566
5044243	Branch Bank & Trust, Credit Disputes, Wilson, NC 27894
5044245	+ Commercial Acceptanc, 2 W. Main St, Shiremanstown, PA 17011-6326
5044248	M&T Credit Services, 1100 Worley Drive, Consumer Asset Management 2nd Floor/Attn, Williamsville, NY 14221
5054646	+ U.S. Bank National Association, c/o U.S. Bank Home Mortgage., a division of U.S. Bank N.A., 2800 Tammarack Road, Owensboro, Kentucky 42301-6566

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: USBankBKNotices@nationalbankruptcy.com	Aug 14 2023 18:44:00	U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	+ Email/Text: USBankBKNotices@nationalbankruptcy.com	Aug 14 2023 18:44:00	US Bank National Association, 14841 Dallas Parkway, Ste 425, Dallas, TX 75254-8067
5044242	+ Email/Text: bncnotifications@pheaa.org	Aug 14 2023 18:44:00	Aes/ Bony Us, Attn: Bankrupcy, Po Box 2461, Harrisburg, PA 17105-2461
5047188	Email/Text: bankruptcy@bbandt.com	Aug 14 2023 18:44:00	BB&T, PO Box 1847, Wilson, NC 27894-1847, Mailcode 100-50-01-51
5056960	Email/PDF: bncnotices@becket-lee.com	Aug 14 2023 18:56:07	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5046319	EDI: DISCOVER.COM	Aug 14 2023 22:37:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5044246	+ EDI: DISCOVER.COM	Aug 14 2023 22:37:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
5149643	Email/Text: ECMCBKNotices@ecmc.org	Aug 14 2023 18:44:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
5149644	Email/Text: ECMCBKNotices@ecmc.org	Aug 14 2023 18:44:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408, ECMC, PO Box 16408, St. Paul, MN 55116-0408
5044244	EDI: JPMORGANCHASE	Aug 14 2023 22:37:00	Chase Card, Po Box 15298, Wilmington, DE 19850
5044247	+ Email/Text: PBNCNotifications@perituservices.com	Aug 14 2023 18:44:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
5070730	+ Email/Text: camanagement@mtb.com	Aug 14 2023 18:44:00	M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
5044249	Email/Text: amps@manleydeas.com	Aug 14 2023 18:44:00	Manley Deas Kochalski LLC, Meredith H. Woeters, Esquire, PO Box 165028, Columbus, OH 43216-5028
5044250	+ Email/Text: Bankruptcies@nragroup.com		

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5044252	+ Email/Text: bncnotifications@pheaa.org	Aug 14 2023 18:44:00	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
5046973	+ Email/Text: bncnotifications@pheaa.org	Aug 14 2023 18:44:00	P H E A A/HCB, Attn: Bankruptcy, 1200 N 7th St 3rd Floor, Harrisburg, PA 17102-1444
5044253	EDI: PRA.COM	Aug 14 2023 18:44:00	PHEAA, PO Box 8147, Harrisburg PA 17105-8147
5065070	EDI: PRA.COM	Aug 14 2023 22:37:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
5073285	+ Email/Text: nsm_bk_notices@mrc cooper.com	Aug 14 2023 22:37:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5044254	EDI: US BANK KARS.COM	Aug 14 2023 22:37:00	U.S. Bank National Association &c., c/o Nationstar Mortgage d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
			Us Bank, Po Box 5229, Cincinnati, OH 45201

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	U.S. BANK NATIONAL ASSOCIATION, 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
cr	*+	U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	U.S. Bank National Association, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
5159418	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
5159419	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408, ECMC, PO Box 16408, St. Paul, MN 55116-0408
5044251	*+	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2023 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor US Bank National Association amps@manleydeas.com
ECMC	djwilcoxson@ecmc.org
Jack N Zaharopoulos	TWeef@pamd13trustee.com
James Warmbrodt	

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on behalf of Creditor U.S. Bank National Association as Trustee for American General Mortgage Loan Trust 2009-1, American General Mortgage Pass-Through Certificates, Series 2009-1 bkgroup@kmllawgroup.com

Nicholas G. Platt

on behalf of Debtor 2 Bethany J. Leckrone ngp@mooney4law.com plattnr61895@notify.bestcase.com

Nicholas G. Platt

on behalf of Debtor 1 Jason M. Leckrone ngp@mooney4law.com plattnr61895@notify.bestcase.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 Jason M. Leckrone
First Name _____ Middle Name _____ Last Name _____
Debtor 2 (Spouse, if filing) Bethany J. Leckrone
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:18-bk-01381-HWV

Social Security number or ITIN xxx-xx-5877
EIN _____

Social Security number or ITIN xxx-xx-8196
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason M. Leckrone

Bethany J. Leckrone

By the
court:

8/14/23



Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

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Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.